

Information to identify the case:

Debtor 1 **Christopher J Blue**
First Name Middle Name Last Name

Debtor 2 **Darcie L Blue**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-22777-GLT**

Social Security number or ITIN **xxx-xx-5050**

EIN **---**

Social Security number or ITIN **xxx-xx-7603**

EIN **---**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J Blue

Darcie L Blue
fka Darcie L Check

1/9/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher J Blue
Darcie L Blue
Debtors

Case No. 12-22777-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db/jdb +Christopher J Blue, Darcie L Blue, 2127 Ridge Rd., McKeesport, PA 15135-3034
13388355 +AES, PO Box 2461, Harrisburg, PA 17105-2461
13493053 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
13520983 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
13388359 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
13388360 +CCSMC Spectrum/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13388361 +Century Heritage FCU, c/o James A. Steiner Esq., 650 Smithfield St-Ste 1700, Pittsburgh PA 15222-3913
13474960 +Citizens Auto Finance, 443 Jefferson Blvd, RJJ 135, Warwick RI 02886-1321
13388365 +Citizens Auto Finance, PO Box 42113, Providence, RI 02940-2113
13468253 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC 27410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:32:12 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: RECOVERYCORP.COM Jan 10 2018 01:28:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13388357 EDI: BANKAMER.COM Jan 10 2018 01:28:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019
13388356 EDI: BANKAMER.COM Jan 10 2018 01:28:00 Bank Of America, PO Box 15222,
Wilmington, DE 19886-5222
13499734 +EDI: BANKAMER.COM Jan 10 2018 01:28:00 Bank of America, N.A., Mail Stop CA6-919-01-23,
400 National Way, Simi Valley, CA 93065-6414
13528111 EDI: BL-BECKET.COM Jan 10 2018 01:28:00 Capital One, N.A., c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13388362 +EDI: CHASE.COM Jan 10 2018 01:28:00 Chase, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
13388363 +EDI: CHASE.COM Jan 10 2018 01:28:00 Chase - Toys R Us, PO Box 15153,
Wilmington, DE 19886-5153
13388364 +EDI: CITICORP.COM Jan 10 2018 01:28:00 Citicards, PO Box 6500,
Sioux Falls, SD 57117-6500
13472509 EDI: DISCOVER.COM Jan 10 2018 01:28:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13388354 +EDI: DISCOVER.COM Jan 10 2018 01:28:00 Discover Financial Services, LLC, P.O. Box 6103,
Carol Stream, IL 60197-6103
13559355 EDI: ECMC.COM Jan 10 2018 01:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13388366 +EDI: RMSC.COM Jan 10 2018 01:28:00 GE Capital, PO Box 960004, Orlando, FL 32896-0004
13388367 EDI: RMSC.COM Jan 10 2018 01:28:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
13388368 +EDI: RMSC.COM Jan 10 2018 01:28:00 GECRB/Sams, PO Box 530942, Atlanta, GA 30353-0942
13388358 +EDI: HFC.COM Jan 10 2018 01:28:00 HSBC Bank, Atrium 6N, PO Box 9,
Buffalo, NY 14240-0009
13388369 +EDI: CBSKOHLS.COM Jan 10 2018 01:28:00 Kohls Department Store, PO Box 30510,
Los Angeles, CA 90030-0510
13472870 +EDI: RESURGENT.COM Jan 10 2018 01:28:00 PYOD, LLC its successors and assigns as assignee,
of Citibank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13398021 EDI: RECOVERYCORP.COM Jan 10 2018 01:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Bank of America, N.A.
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: Jan 09, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

D. Scott Lautner on behalf of Joint Debtor Darcie L Blue scott@lautnerlaw.com, stragandj@gmail.com;jessica@lautnerlaw.com
D. Scott Lautner on behalf of Debtor Christopher J Blue scott@lautnerlaw.com, stragandj@gmail.com;jessica@lautnerlaw.com
Gregory Javardian on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com
Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee Office of the United States Trustee Heather.Sprague@usdoj.gov
James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9